



PATENT  
Attorney Docket No.: 3689-18US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Robert J. Polilli, et al.

Application No: 10/723,996

Filed: November 26, 2003

For: METHODS AND SYSTEMS FOR  
PROVIDING JUVENILE  
INSURANCE PRODUCT WITH  
PREMIUM WAIVER FEATURE

Art Unit: 3626

Examiner: Not Yet Assigned

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

Enclosed is an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of the documents listed therein. The Examiner is requested to consider the enclosed document, make it of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of the document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.


This IDS is being filed before the mailing date of a first office action on the merits and thus no fee is due. In the event that a fee is determined to be due, the Commissioner is hereby authorized to charge such fee to Deposit Account No. 02-4270.

Date: April 22, 2004

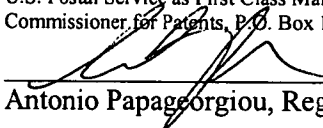
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Respectfully submitted,

  
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I hereby certify that this paper is being deposited this date with the  
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<b>SUPPLEMENTAL INFORMATION DISCLOSURE CITATION LIST</b>	<b>Atty. Docket No.:</b> 3689/18US	<b>Application Serial No.:</b> 10/723,996
	<b>Applicants:</b> Robert J. Polilli, et al.	
	<b>Filing Date:</b> November 26, 2003	<b>Group Art Unit:</b> 3626

**U.S. PATENT DOCUMENTS**

Exam. Init		Document Number	Date	Name	Class	Subclass
/K.R./		2003/0126053	7/3/03	Boswell et al.		
/K.R./		2003/0028466	2/6/03	Jenson et al.		
/K.R./		2002/0169715	11/14/02	Ruth et al.		

**FOREIGN PATENT DOCUMENTS**

Exam. Init.		Document Number	Date	Country	Class	Translation
/K.R./		WO 02/13118 A1	2/14/02	WIPO		
/K.R./		WO 01/75557 A2	10/11/01	WIPO		
/K.R./		WO 03/058378 A2	7/17/03	WIPO		
/K.R./		WO 02/35363 A1	5/2/02	WIPO		
/K.R./		WO 03/012594 A2	2/13/03	WIPO		

**OTHER DOCUMENTS** (including Author, Title, Date, Pertinent Pages, etc.)

<b>Examiner:</b> /Kristine Rapillo/		<b>Date Considered:</b> 08/11/2009